



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

14/B  
mlf  
1/18/02

In re Patent Application of: )  
Ravi ACHARYA, et. al. ) Group Art Unit: 2164  
Serial No.: 09/506,434 ) Examiner: James S. Bergin  
Filed: February 18, 2000 )  
For: SYSTEM AND METHOD FOR )  
ELECTRONIC DEPOSIT OF THIRD )  
PARTY CHECKS BY )  
NON-COMMERCIAL BANKING )  
CUSTOMERS FROM REMOTE )  
LOCATIONS )

RECEIVED  
JAN 16 2002  
Technology Center 2100

Assistant Commissioner for Patents  
Washington, D.C. 20231

**AMENDMENT UNDER 37 C.F.R. § 1.111 IN RESPONSE TO PAPER NO. 10**

Sir;

In response to the Office Action mailed on July 31, 2001 in the above-identified application, Applicants respectfully request that this application be reconsidered in view of the remarks that follow<sup>1</sup>:

<sup>1</sup> A Preliminary Amendment was filed on January 23, 2001 in which claims 25 and 26 were canceled.